ಶ್ರೀ ಎ. ಮುನಿಯಪ್ಪ.—32 ಅರ್ಜಿಗಳನ್ನು ವಜಾ ಮಾಡಿರುವುದಕ್ಕೆ ಕಾರಣವೇನು ?

*ಶ್ರೀ ಕಡಿದಾಳ್ ಮಂಜಪ್ಪ.—ಅನೇಕ ಸಂದರ್ಭಗಳಲ್ಲಿ ಗೋಮಾಳ, ಕೆರೆಯ ಅಂಗಳ ಮತ್ತು ಇತರ ರಿಸರ್ವ್ ಜಾಗಗಳಿಗೆ ಅರ್ಜಿ ಹಾಕಿದ್ದರಿಂದ ಅಲ್ಲಿ ಜಮೀನಿಲ್ಲವೆಂದು ಅರ್ಜಿ ವಜಾಮಾಡಲಾಗಿದೆ.

ಶ್ರೀ ಎ. ಮುನಿಯಪ್ಪ.—ನೀರು ಮುಳುಗಡೆ ಜಮೀನು ಗೋಮಾಳ ಅಲ್ಲದೆ ಬೇರೆ ಜಮೀನಿಗೆ ಅರ್ಜಿ ಹಾಕಿದ್ದರೂ ವಜಾ ಮಾಡಿರುವುದು ಸರ್ಕಾರದ ಗಮನಕ್ಕೆ ಬಂದಿದೆಯೆ ?

ಶ್ರೀ ಕಡಿದಾಳ್ ಮಂಜಪ್ಪ.—ಸಕಾರಣವಿಲ್ಲದೆ ವಜಾ ಮಾಡಿರುವುದು ಗಮನಕ್ಕೆ ಬಂದಿಲ್ಲ.

ಶ್ರೀ ಎ. ಮುನಿಯಪ್ಪ.—ಅಂಥಾದ್ದನ್ನು ಗಮನಕ್ಕೆ ತಂದರೆ ವಿಚಾರಿಸುತ್ತೀರಾ ?

Mr. SPEAKER.—That is understood.

Credit facilities for improvement of Agriculture and Industries.

Q.—12. Sri H. C. LINGA REDDY (Malur).—

Will the Government be pleased to state :—

(*a*) the steps taken by them to make available credit facilities for the improvement of agriculture and industries in the State;

(*b*) the number of credit Banks so far opened in various parts of the State;

(*c*) the loan amount made available by the Reserve Bank to afford credit facilities to the rural parts ;

(*d*) the arrangements made for grant of the same by the Government;

(*e*) how far the State Government have become successful in their efforts to establish Finance Corporation for the improvement of agriculture and industries in the State ?

A.—Dr. R. NAGAN GOWDA (Minister for Agriculture).—

(*a*) The Reserve Bank of India had suggested certain preliminary work to be attended to before the introduction of the scheme of short-term credit in the Mysore State.

The Joint Registrar of Co-operative Societies and the President of the Apex Bank were deputed to Bombay and Madras States to study the working of the scheme of short-term credit and they have submitted a Joint Report to Government.

Based on the suggestions made in the Report, Government have subscribed a share capital of Rs. 5 lakhs to the Apex Bank, with a view to strengthening the capital structure of that Bank.

According to another important suggestion, three central financing agencies in District Central Co-operative Banks have been organised in the Districts of Shimoga, Hassan and Mandya. Besides, action is being taken to carry out the other important suggestions such as the reconstitution of the Apex Bank and also of the other Co-operatives and amending the Mysore Co-operative Societies Act, before the introduction of the short-term credit scheme.

Credit facilities for the improvement of Industries in the State are granted in accordance with the provisions of the Mysore State Aid to Industries Act, 1951 and also under the scheme for the grant of loans to educated unemployed to start industries of their own. Credit facilities are also granted under the Rural Industrialisation Scheme which is already in force in three Districts and which is proposed to be extended to all the remaining Districts from next year.

(*b*) Four : District Central Co-operative Banks of the Mysore Central Co-operative Rural Industrial Financing Bank, Ltd., for grant of loans under the Rural Industrialisation Scheme.

(*c*) No amount has been made available as yet.

(*d*) Government have agreed to give guarantee to the loan to be issued by the Reserve Bank of India and have also agreed to lend their signature in this behalf as suggested by the Reserve Bank of India.

As already stated in reply to clause (*a*) they have subscribed for and paid up Rs. 5 lakhs towards the share capital of the Apex Bank. Government are examining the question of grant of rehabilitation loan to the Apex Bank to wipe off bad and doubtful debts of the said Bank.

The question of bifurcation of the audit staff and strengthening the staff of the Department is also being examined.

*Asterisk indicates that the remarks or speeches have not been revised by the Member concerned

(Dr. R. NAGAN GOWDA.)

(*e*) Since the Reserve Bank of India has suggested that it is better to strengthen the Apex Bank or State Co-operative Bank to undertake the work of dispensation of short-term credit, the idea of organising a finance corporation does not arise.

As regards the improvement of industries in the State, the Rural Industrial Co-operative Financing Corporation has been organised to provide credit facilities through the Rural Industrial Co-operatives for developing the Cottage Industries.

While the Mysore Central Co-operative Land Mortgage Bank is attending to providing long-term credit to agriculturists, the Apex Bank will be in charge of short-term credit in addition.

Sri H. C. LINGA REDDY.—What are the recommendations contained in the Joint Report to Government, Sir ?

Dr. R. NAGAN GOWDA.—I can place a copy of the Report on the table of the House ; it is quite a lengthy document.

Sri H. C. LINGA REDDY.—May I know the main recommendations at least ?

Dr. R. NAGAN GOWDA.—They want certain changes to be made in the organisation of the Apex Bank and also other changes similar to those in the Co-operative Movement in Madras and Bombay, the chief of which is the organisation of District Central Bank.

Sri H. C. LINGA REDDY.—You have mentioned in the answer that three District Central Co-operative Banks have been opened in Shimoga, Hassan and Mandya. What are the reasons that prevailed with Government in not opening in the other districts ?

Dr. R. NAGAN GOWDA.—It is just a matter of time. Now, as a consequence of the Report given by those two officers, we have started with these three District Central Co-operative Banks. As soon as we get going with this and also get some trained personnel required for this, we will take other districts.

Sri H. C. LINGA REDDY.—Was not a representation made to the Hon'ble Minister during his visit to Kolar that a Bank of this kind should be opened there, Sir ?

Dr. R. NAGAN GOWDA.—Yes ; I am keeping that in mind. As soon as we start going, we will start it in Kolar.

Sri H. C. LINGA REDDY.—On what lines are you re-organising the Apex Bank, Sir ?

Dr. R. NAGAN GOWDA.—We have issued a notification and probably you will find it in the *Mysore Gazette*. The Directorate and things like that are to be reorganised.

Sri H. C. LINGA REDDY.—With regard to (*c*), was it not notified by Government some time back that a crore of rupees has been made available for purposes of short-term credit for agriculturists in the State of Mysore ?

Dr. R. NAGAN GOWDA.—The Reserve Bank is willing to help to the extent of 2½ crores to Mysore. Probably in the course of this month an officer of the Reserve Bank would be visiting this place.

Sri H. C. LINGA REDDY.—If the offer was made two years back, what are the reasons for Government not availing of that so far ?

Dr. R. NAGAN GOWDA.—We have been in constant touch with the Reserve Bank and some of the conditions laid down by them are being implemented now. We have been doing the re-organisation of the Apex Bank, organisation of the District Central Banks, as quickly as possible and I think for this monsoon season we will be able to advance crop loans to cultivators.

Sri H. C. LINGA REDDY.—With regard to (*e*), have not Government so often said that they are contemplating the idea of starting an Agricultural Corporation in the State, Sir ?

Dr. R. NAGAN GOWDA.—What we expect to do with these District Banks with the help of the Reserve Bank is just what you would expect the Corporation to do. We have already got a network of Co-operative Societies at the centre, in the district and also in the taluk. Therefore, it is better to make use of this instead of starting new organisations.

Sri H. C. LINGA REDDY.—When was the Rural Industrial Co-operative Financing Corporation organised, Sir ?

Dr. R. NAGAN GOWDA.—I think it was done two years ago ; I am not quite sure.

Sri H. C. LINGA REDDY.—Is it the Corporation that the Government were so often proclaiming to start ?

Dr. R. NAGAN GOWDA.—This is for Cottage Industries. It takes care of the scheme that has been adumbrated under the guidance of Dr. M. Visvesvaraya.

Sri H. C. LINGA REDDY.—What about the proposals of the Government to encourage big industries by opening a Finance Corporation ?

Dr. R. NAGAN GOWDA.—We have a Board called the State Aid to Industries Board which gives loans to big industries.

Sri H. C. LINGA REDDY.—What I am asking is : what about the proposal of the Government which has been mentioned in the Rajpramukh's Address some months back, that a Finance Corporation for the encouragement of big industries will be started in the State ?

Dr. R. NAGAN GOWDA.—I have no information about that. I want notice.

Sri Mulka GOVINDA REDDY.—What about rural indebtedness ?

Dr. R. NAGAN GOWDA.—I think it has gone down. I have no idea as to what exactly it is. But I think it has gone down.

Sri Mulka GOVINDA REDDY.—Do not the present state of affairs indicate that the agriculturists have incurred a debt of 40 crores in the Mysore State ?

Dr. R. NAGAN GOWDA.—I believe it has gone down.

Sri Mulka GOVINDA REDDY.—Out of 40 crores how much the Mysore Central Co-operative Land Mortgage Bank has been able to discharge ?

Dr. R. NAGAN GOWDA.—I think from the transaction of the Land Mortgage Bank and the Apex Bank and the deposits made by the ordinary common people in many of these multi-purpose co-operative societies and other societies, quite a good bit of the amount may be made to come through the co-operative movement.

Sri Mulka GOVINDA REDDY.—Are the Government aware that Central Land Mortgage Bank has not been able to advance loans of Rs. 75 lakhs to the raiyats ?

Dr. R. NAGAN GOWDA.—I think it is over a crore of rupees.

Sri Mulka GOVINDA REDDY.—Will the Government reorganise the Central Co-operative Land Mortgage Bank ?

Dr. R. NAGAN GOWDA.—I do not know if there is any need, because the Bank is working and as and when we think there is any need for change, we will do it.

Sri Mulka GOVINDA REDDY.—Are the Government aware that urban interests are predominant over rural interests in the Bank?

Dr. R. NAGAN GOWDA.—Well, we are trying to have representatives of the rural land mortgage co-operative societies on the Apex Bank—that is the Land Mortgage Bank here. I think representation has been given to each one of the districts including Bellary.

Sri Mulka GOVINDA REDDY.—Will the Government propose to bring a moratorium Bill for the liquidation of these debts ?

Dr. R. NAGAN GOWDA.—That supplementary does not arise here.

ಶ್ರೀ ವಿ. ಮಸಿಯಪ್ಪ.—ಈ ಏಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್ reconstitute ಮಾಡುವುದಕ್ಕೆ ಕೋ-ಆಪರೇಟಿವ್ ಸೊಸೈಟಿ ಆಕ್ಟ್ ತಿದ್ದುಪಡಿ ಮಾಡುವುದನ್ನು ಇದುವರೆಗೇಕೆ ಕಾರ್ಯರೂಪಕ್ಕೆ ತಂದಿಲ್ಲ ?

ಡಾ॥ ಆರ್. ನಾಗನಗೌಡ.—ಬಹಳ ಶೀಘ್ರವಾಗಿ ಕಾರ್ಯಗತ ಮಾಡುವುದಕ್ಕೆ ನೂಕ್ಕ ಏರ್ಪಾಡುಗಳನ್ನು ಮಾಡುತ್ತಿದೆ.

Sri V. MASIYAPPA.—Do not the Government consider that amendment of this Act is more important than many legislative measures that they have taken up now ?

Dr. R. NAGAN GOWDA.—Well, all these are important measures. We should take them all one by one.

Sri V. MASIYAPPA.—Has it not come to the notice of the Government that the agriculturists have not been able to procure any loan from any private party on account of various legislative measures such as the Agriculturists' Relief Act, the Money-Lenders' Act, etc., and that the Government aid to them is preferable ?

Dr. R. NAGAN GOWDA.—I agree that the raiyats need all sorts of financial help. It is only for that purpose co-operative societies in

(Dr. R. NAGAN GOWDA.)

villages exist and we are now trying to put finance in their hands to give loans to the cultivators.

Sri A. BHEEMAPPA NAIK.—What is it that prompted the Government to start branches in only three districts? What was the special reason for selecting only three districts for starting the branches?

Dr. R. NAGAN GOWDA.—We must make a beginning somewhere and proceed with that. It is no use starting in one district. We have made a beginning with three out of the nine districts. It is not a very bad beginning. Now, immediately when these three start going, we will be able to develop and take the other districts quickly enough. There is no need for it in Bellary because there is already one there.

Sri A. BHEEMAPPA NAIK.—Is it not a fact that the Co-operative Seminar, held just a couple of years ago at Nanjangud, made some proposals for a thorough constitutional change in Land Mortgage Bank rules and regulations?

Dr. R. NAGAN GOWDA.—I believe so, Sir.

Sri A. BHEEMAPPA NAIK.—Has not that Seminar given a detailed report as to the necessity to change the constitution thoroughly so as to give proper representation and remove some of the anomalies and see that they are made representative organisations?

Dr. R. NAGAN GOWDA.—Well, you are referring to Apex Bank or the Land Mortgage Bank?

Sri A. BHEEMAPPA NAIK.—I am referring to all co-operative organisations in the State and more particularly to the Land Mortgage Bank and the Apex Bank.

Dr. R. NAGAN GOWDA.—As a matter of fact we are trying to do that now. We have got the thing on hand now.

Taluk and Circle Multi-Purpose Co-operative Societies.

Q.—386. **Sri S. M. MARIYAPPA** (Periyapatna).—

Will the Government be pleased to state:—

(*a*) the total number of Taluk and Circle Multi-purpose Co-operative Societies in the State;

(*b*) the several kinds of help given by the Government to these societies;

(*c*) whether they have taken any steps to improve the condition of these societies?

A.—**Dr. R. NAGAN GOWDA** (Minister for Agriculture).—

(*a*) Eighty-two Taluk Multi-purpose Co-operative Societies.

Seven hundred and forty-four Circle Multi-purpose Co-operative Societies.

(*b*) The concessions extended to the Multi-purpose Societies prior to 1st April 1952 are indicated in the statement appended below.

(*c*) With a view to averting the crisis they are facing, consequent on the removal of controls and withdrawal of the several concessions mentioned in the reply to clause (*b*) from 1st April 1952, proposals for the reorganisation of these institutions are under consideration of Government.

STATEMENT.

1. Meeting the pay of the staff that were transfered by the Agriculture Department to Taluk Multi-purpose Societies—staff being (a) Salesman, (b) Fieldman, and (c) Watchman to each of tne Taluk Multi-purpose Societies.
2. Transport charges incidental to movement of agricultural articles to Taluk Multi-purpose Societies and Circle Multi-purpose Societies.
3. Rents to godowns of Taluk Multi-purpose Societies.
4. Inspectors of Co-operative Societies of the Circles to be *ex-officio* Secretaries of Taluk Multi-purpose Societies.
5. Staff consisting of a Clerk and Measurers transferred from the rural Food, Cloth and Yarn Depots to work in Circle Multi-purpose Societies. If such staff